

Form csnodsc – ntecselsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-13567-MBK  
Chapter: 7  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John Michael Walsh  
299 Medford Lakes Rd.  
Vincentown, NJ 08088

Rosemary Joanne Walsh  
299 Medford Lakes Rd.  
Vincentown, NJ 08088

Social Security No.:

xxx-xx-3763

xxx-xx-2178

Employer's Tax I.D. No.:

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NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☒ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: November 28, 2023

JAN: gan

Jeanne Naughton  
Clerk

In re:  
John Michael Walsh  
Rosemary Joanne Walsh  
Debtors

Case No. 19-13567-MBK  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Nov 28, 2023

User: admin  
Form ID: cscnodsc

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2023:

Recip ID	Recipient Name and Address
db	+ John Michael Walsh, 299 Medford Lakes Rd., Vincentown, NJ 08088-9083
jdb	+ Rosemary Joanne Walsh, 299 Medford Lakes Rd., Vincentown, NJ 08088-9083
aty	+ McManimon Scotland & Baumann LLC, 427 Riverview Plaza, Trenton, NJ 08611-3420
r	+ Keller Williams Realty, 195 Short Street, Southern Pines, NC 28387-6242
acc	+ Sharer, Petree, Brotz & Snyder, 1103 Laurel Oak Road, Suite 105B, Voorhees, NJ 08043-4376
518416227	+ Brenda Hedrick, 302 Joan Court, Beaufort, North Carolina 28516-7231
518418500	+ Brenda Hedrick, c/o Donald B. Veix, Jr., Esq., 325 Chestnut Street, Suite 1116, Philadelphia, PA 19106-2611
518418502	+ Estate of Andrea Price, c/o Donald B. Veix, Jr., Esq., 325 Chestnut Street, Suite 1116, Philadelphia, PA 19106-2611
518416224	+ Estate of Andrea Price, 13 Fox Sparrow Turn, Tabernacle New Jersey 08088-9010
518042076	+ Estate of Renee Halpecka, c/o/ Suzanne Kourlesis Esq., 212 W. Route 38, Moorestown, NJ 08057-3238
518418515	+ Estate of Renee Halpecka, c/o Donald B. Veix, Jr., Esq., 325 Chestnut Street, Suite 1116, Philadelphia, PA 19106-2611
518475366	+ Toyota of Glendale, 1260 South Brand Blvd, Glendale AZ 91204-2615
518042079	hyundai finan ce, po box 65805, Dallas, TX 7526

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 28 2023 20:54:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Nov 28 2023 20:54:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518042071	^ MEBN	Nov 28 2023 20:48:47	Amerihome, po box 77404, Trenton, NJ 08628-6404
518042072	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 28 2023 20:53:00	Bank of America, po box 15019, Wilmington, DE 19886
518397970	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 28 2023 20:53:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
518042073	+ Email/Text: BarclaysBankDelaware@tsico.com	Nov 28 2023 20:54:00	Barclays, po box 13337, Philadelphia, PA 19101-3337
518042074	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 28 2023 20:56:09	Citi, po box 6704, Sioux Falls, SD 57117-6704
518042075	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Nov 28 2023 20:54:00	Ener Bank USA, 1245 Brickyard, Suite 600, Salt Lake City, UT 84106-2562
518286207	+ Email/Text: bncnotifications@pheaa.org	Nov 28 2023 20:54:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147

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518042077	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 28 2023 20:54:00	Toyota Financial, po box 5855, Carol Stream, IL 60197-5855
518042078	+ Email/Text: bncnotifications@phea.org	Nov 28 2023 20:54:00	american education services, payment center, Harrisburg, PA 17130-0001

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Chicago Title Insurance Company, 105 Eisenhower Parkway, Suite 103, Roseland, NJ 07068-1640
cr	*+	Fidelity National Title Insurance Company, 105 Eisenhower Parkway, Suite 103, Roseland, NJ 07068-1640
aty	##+	Donald Veix, Harty Law Group, 325 Chestnut Street Suite 1116, Philadelphia, PA 19106, UNITED STATES 19106-2611
sp	##+	Waldrep, Wall, Babcock & Bailey, PLLC, 1076 W. Fourth Street, Winston-Salem, NC 27101-2440
518307458	##+	Chicago Title Insurance Company, 105 Eisenhower Parkway, Suite 103, Roseland, NJ 07068-1640
518307615	##+	Fidelity National Title Insurance Company, 105 Eisenhower Parkway, Suite 103, Roseland, NJ 07068-1640

TOTAL: 0 Undeliverable, 2 Duplicate, 4 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2023 at the address(es) listed below:

Name	Email Address
Andrea Dobin	on behalf of Trustee Thomas Orr adobin@msbnj.com cgallo@msbnj.com
Andrea Dobin	on behalf of Attorney McManimon Scotland & Baumann LLC adobin@msbnj.com cgallo@msbnj.com
Anthony Scordo, III	on behalf of Defendant Rosemary Joanne Walsh anthonyscordo@msn.com
Anthony Scordo, III	on behalf of Debtor John Michael Walsh anthonyscordo@msn.com
Anthony Scordo, III	on behalf of Joint Debtor Rosemary Joanne Walsh anthonyscordo@msn.com
Anthony Scordo, III	on behalf of Defendant John Michael Walsh anthonyscordo@msn.com
Barry R. Sharer	on behalf of Accountant Sharer Petree, Brotz & Snyder CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com
Christopher J. Balala	on behalf of Plaintiff Chicago Title Insurance Company christopher.balala@fnf.com Sarina.Dzierzawiec@fnf.com
Christopher J. Balala	

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on behalf of Creditor Chicago Title Insurance Company christopher.balala@fnf.com Sarina.Dzierzawiec@fnf.com

Christopher J. Balala

on behalf of Plaintiff Fidelity National Title Insurance Company christopher.balala@fnf.com Sarina.Dzierzawiec@fnf.com

Christopher J. Balala

on behalf of Creditor Fidelity National Title Insurance Company christopher.balala@fnf.com Sarina.Dzierzawiec@fnf.com

Denise E. Carlon

on behalf of Creditor AmeriHome Mortgage Company LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Kevin Gordon McDonald

on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Michael A. Siravo, IV

on behalf of Trustee Thomas Orr msiravo@msbnj.com msiravo@trenklawfirm.com

Michele M. Dudas

on behalf of Trustee Thomas Orr mdudas@msbnj.com

Michele M. Dudas

on behalf of Plaintiff Thomas J. Orr mdudas@msbnj.com

Thomas Orr

tom@torrlaw.com Torr@ecf.axosfs.com

Thomas Orr

on behalf of Trustee Thomas Orr tom@torrlaw.com Torr@ecf.axosfs.com

Thomas Scott Harty

on behalf of Creditor Estate of Renee Halpecka tharty@hartylawgroup.com kharty@hartylawgroup.com

Thomas Scott Harty

on behalf of Creditor Estate of Andrea Price tharty@hartylawgroup.com kharty@hartylawgroup.com

Thomas Scott Harty

on behalf of Plaintiff Estate of Andrea Price tharty@hartylawgroup.com kharty@hartylawgroup.com

Thomas Scott Harty

on behalf of Plaintiff Estate of Renee Halpecka tharty@hartylawgroup.com kharty@hartylawgroup.com

Thomas Scott Harty

on behalf of Plaintiff Brenda Hedrick tharty@hartylawgroup.com kharty@hartylawgroup.com

Thomas Scott Harty

on behalf of Creditor Brenda Hedrick tharty@hartylawgroup.com kharty@hartylawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 26